

Creating and Multiplying Integrated Home Renovation Services for Private Condominiums - Executive Summary for Policymakers

CondoReno Deliverable D6.2

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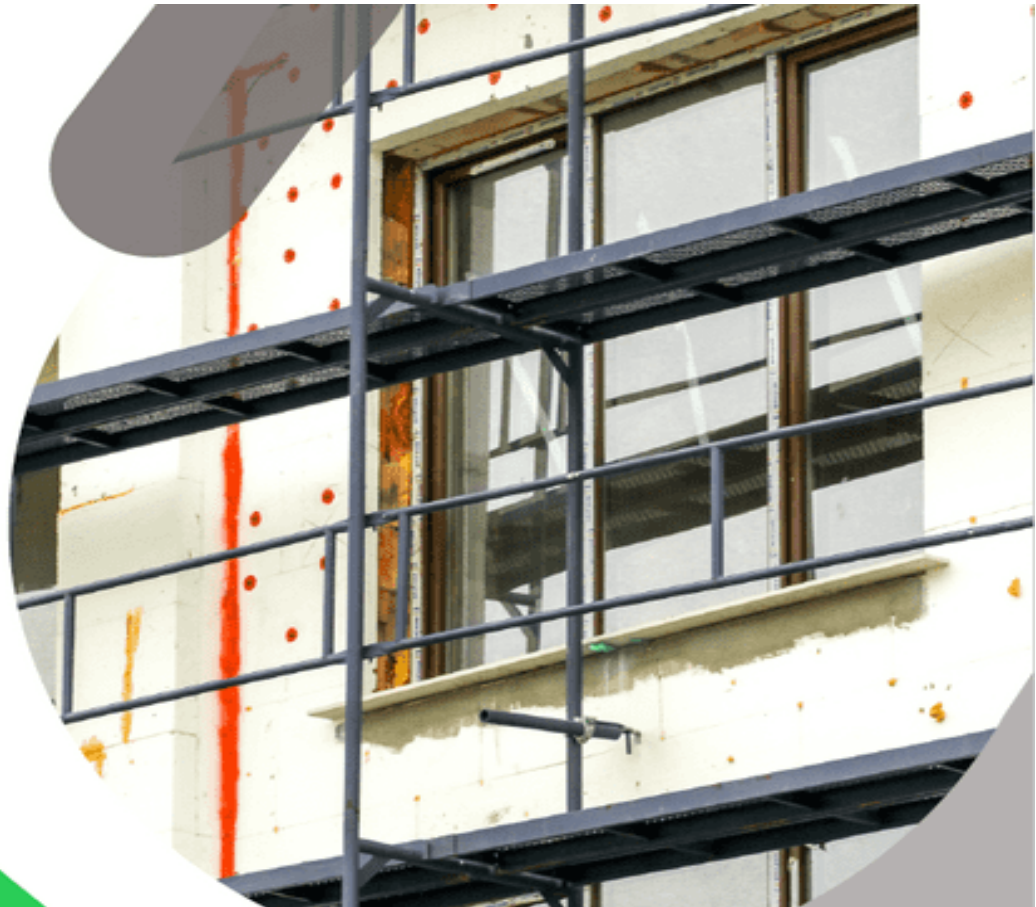
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Creating and Multiplying Integrated Home Renovation Services for Private Condominiums

Executive Summary for Policymakers

D6.2



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Abbreviations and Terminology

CA: Condominium Association, alternative for Homeowners' Association. A CA concerns just one building.

CM: Condominium Manager

Condominium: A condominium (also called a "condo") is a large property complex comprised of individual units, and (the right to use) each unit is owned separately

CondoReno: Acronym of the project "Creating and Multiplying Integrated Home Renovation Services for private condominiums in the Netherlands and Flanders" (LIFE grant agreement No. 101076316)

DBLs: Digital Building Logbooks is a common repository for all relevant building data, facilitating transparency and informed decision-making within the construction sector, among property owners, financial institutions and public authorities.

Financial fund (FF): A large-scale fund out of which integral renovations (minimum energy performance label A), as well as all costs for investigation and process supervision, for condominiums with a CA can be financed on a long-term base with a minimum interest rate

Guarantee fund (GF): A (possibly revolving) fund to be able to put a maximum limit to the cost for a renovation and for that matter to be able to limit the living cost of each individual homeowner to a maximum value

HOA: Homeowners' Association, alternative for Condominium Association. An HOA concerns several buildings. An HOA can include several CAs.

IHRs: Integrated Home Renovation Services

MYMP: Multi-year maintenance plan, a thorough (30 year ahead) maintenance plan that includes all maintenance and replacement costs. Preferably drawn up in accordance with a standardized building survey such as NEN2767

NAB: National Advisory Board of the CondoReno project

IAB: International Advisory Board of the CondoReno project

OSS: One-Stop Shops

VEKA: "Vlaams Energie- en Klimaatagentschap," The Flemish Energy and Climate Agency

WP: Work Package

Introduction

The renovation of multi-apartment buildings in Europe is a critical component of the continent's climate strategy. While the "Renovation Wave" aims to double the annual energy renovation rate, a major challenge lies in the proportion in the building stock and complexity of multi-apartment buildings, particularly those held by multiple private owners. These buildings face unique barriers to large-scale, deep energy renovations.

This complexity results from several factors. Condominiums involve multiple stakeholders with varying needs and financial capacities. The decision-making process is governed by national and regional/local laws that often require a qualified majority or even a unanimous vote for significant, costly renovations, which can lead to deadlocks. Additionally, Condominium Associations (CAs) often lack the technical expertise and financial capacity to manage such a large-scale project.

Significant financial and economic barriers also exist. Deep energy renovations are expensive, and the initial investment is a significant barrier for many co-owners. Individual owners may have limited access to favourable financing options, and the "split-incentive" dilemma, where the owner pays for the renovation but the tenant benefits from lower energy bills, creates a disincentive for landlords.

Furthermore, there are notable technical and informational gaps. Co-owners and CAs often lack the necessary technical knowledge to understand the complexities of a deep renovation. The process requires the coordination of multiple actors, and this fragmented value chain can lead to a lack of trust and inefficiencies. Homeowners may also be hesitant to invest due to a lack of credible information on the expected energy savings and the return on investment.

To overcome these barriers, a new approach is needed. This is where the concept of **Integrated Home Renovation Services (IHRS)**, also called **One-Stop Shops (OSS)**, becomes critical. These services act as a single, trusted point of contact that guides homeowners and condominium associations through the entire renovation journey. An effective IHRS for condominiums would provide specific support by facilitating the decision-making process, streamlining financial solutions, and offering technical and logistical support. This is in line with the revised Energy Performance of Buildings Directive (2024), which foresees the mandatory EU-wide development of One-stop shops for the energy performance of buildings (EPBD Article 18).

The LIFE-CondoReno project developed a methodology to evidence the value of Integrated Home Renovation Services for condominiums, while evidencing this value during the development of IHRS for condominiums in cities like Antwerp, Mechelen, and Ostende, and for market actors in the Netherlands and Flanders. These experiences have led to **specific recommendations that are relevant to share for assessment by policymakers and aspiring IHRS.**

The recommendations presented are resulting from a robust methodology and tools developed and tested during the project's decision-making processes. They also stem from engaging with stakeholders and co-creating the IHRS, as well as from rigorous evaluations using both qualitative and quantitative survey methods. The experiences gained through national learning networks and advisory boards, alongside insights from international CondoReno workshops and EU sister-projects,

feed into the development of innovative pathways for the creation and multiplication of successful IHRS business models.

This report synthesises these findings, highlighting the need for specific, targeted support mechanisms to unlock the vast potential of multi-apartment building renovations. These recommendations can feed into the development of eco-systems and pathways to facilitate the creation and multiplication of successful IHRS business models both at national and European level.

Recommendations for supporting IHRS development for private condominiums

The following recommendations aim to support the development and scaling of IHRS tailored to the specific needs of private condominiums. They are directed at policymakers, public authorities, and market actors involved in building renovation and service provision. The goal is to help these stakeholders overcome legal, financial, technical, and organisational barriers by creating enabling frameworks and effective support mechanisms that facilitate deep energy renovations in multi-owner apartment buildings.

1. Establishing a long-term Framework – Legal, Financial, and Institutional Preconditions

Integrated energy renovation of the residential building stock remains a key challenge for many EU Member States. Despite regulatory ambition, renovation rates remain modest, and the quality and depth of interventions often fall short of expectations. One of the most effective solutions identified by practitioners, policymakers, and civil society is the development of well-functioning IHRSs. These structures are designed to simplify the renovation journey by offering comprehensive, accessible, and impartial support to building owners, managers, and residents. By providing tailored advice on technical solutions, financial instruments, legal procedures, and available support schemes, they significantly reduce the administrative burden on citizens and small enterprises.

1.1 Eliminate Financial Loads and Risks in CA's Renovation Processes

To support informed decision-making, it is crucial to provide CAs with a clear, realistic picture of the financial implications of a renovation. This involves providing reliable insights into both future energy savings and long-term maintenance costs.

- **Enable a guarantee on potential energy savings** to provide a rational guideline for co-owners, policymakers and financial actors. This would make currently non-binding advice on energy efficiency legally enforceable, helping CAs make better-informed choices and providing a clear forecast of future living costs and a reduction of risk fees.
- **Standardise building condition assessments** for a realistic insight into current housing costs and a clear picture of the building's present condition and its long-term maintenance costs (ideally for at least 30 years). Promote the use of standardized assessment methods, like the **NEN2767 standard in the Netherlands**, which can provide clarity and predictability on a building's condition and reduce financial risks associated with future maintenance.

1.2 Support the Decision-Making Process of CAs

Decision-making within CAs is one of the most significant and time-consuming hurdles in the renovation process, often taking years to achieve consensus and full commitment. This process is a major bottleneck for the swift and widespread renovation of multi-unit buildings. To build trust and confidence in the renovation process, it is essential to provide comprehensive support to CAs.

- **Ensure clear, transparent, and timely communication** with co-owners about the renovation master plan and upcoming works. CAs should be fully informed about the planned steps, implications, and timelines to support confident decision-making.
- **Provide consistent policy messaging** at various levels. National and local governments must offer a clear, stable long-term renovation trajectory, especially regarding ambitious goals for deep renovation of the whole existing building stock by 2050 and policy instruments to achieve the intermediate goals for 2030. Mixed signals or policy shifts can erode trust and cause co-owners to postpone critical renovation work.
- **Provide neutral social support** through local IHRS to engage all stakeholders in the renovation process. IHRS should receive adequate resources to fulfil this inclusive support role. Additionally, promote the formation of dedicated renovation project teams within CAs, composed of committed co-owners, to foster internal coordination, share information, and enhance collective ownership.
- **Clarify roles and responsibilities** to enable CAs to effectively manage renovation projects. While CA managers are appointed for day-to-day operations, their role in the renovation master plan must be clearly defined to avoid confusion and ensure accountability. At the same time, CAs need targeted support to become informed clients. Local governments could also introduce a mentorship framework where experienced IHRS provide peer-to-peer support to less experienced counterparts, particularly for complex services like collective renovation loans (e.g., *mijn verbouwen* in Flanders).
- **Implement a financial matrix** that translates the total renovation cost into a monthly cost per quota share or owner. This approach enhances transparency and reduces the intimidation of large sums, thus facilitating informed decision-making.
- **Support from public authorities should be guaranteed and further promoted** by implementing a centrally managed and verified suite of renovation decision-support tools. This would provide open access for co-owners, managers, and advisors, replacing fragmented, self-developed tools with a consistent framework that ensures equal service provision across all regions. Governments also have a key role in offering information tailored to the citizen's stage in the customer journey, including sharing good examples of renovations, preferably in the CA's own environment, following the model of Paris's **CoachCopro**.

1.3 Create an Enabling Financial Framework

Policies should prioritise establishing accessible and adequate financial support mechanisms for energy renovations in multi-apartment buildings. An EU-wide survey confirms that a significant portion of co-owners face financial hurdles. Nearly half of co-owners without renovation plans believe the investment is not worthwhile, and a substantial 81% report their condominium lacks sufficient funds. Therefore, direct financial tools, including for the CAs themselves, for instance aimed at simplifying the process and reducing administrative burdens, should be encouraged.

- **Explore pre-financing mechanisms tailored to co-owners** considering the divergences in multi-unit building ownership types. Where mixed-income and mixed-use buildings present

additional challenges: funding mechanisms must be designed to reflect this reality and avoid confusion or resentment among co-owners.

- **Promote collective loans (*prêt collectif*), a single loan granted directly to the entire condominium association.** The CA then manages repayments, which are divided among co-owners based on their share. This approach simplifies the process, as individual co-owners do not need to apply for separate financing, and it can secure better interest rates due to the larger loan amount. It also provides a clear and enforceable repayment structure.
- **Dedicated direct grant programmes should be created to provide funding directly to CAs, especially for deep energy renovations.** This allows the association to manage the renovation budget more efficiently and encourages large-scale, coordinated projects.
- **Implement risk mitigation mechanisms** to make collective loans more appealing to banks and more secure for co-owners. This includes creating a regional or national **guarantee fund** (possibly by bundling EU funds) to secure financing. Policymakers should also mandate or incentivise **credit insurance** for CA collective loans, which protects co-owners from an increase in their monthly payments if one or more member's default.
- **Ensure continuous tool improvement** by allocating resources for the continuous improvement of digital tools. This includes integrating them with digital building passports and ensuring they adapt to regulatory changes, making the process of applying for and managing funds more efficient for CAs.

1.4 Improve Legal and Procedural Frameworks for Multi-Owner Renovation

Complex legal frameworks and fragmented ownership structures remain among the most significant barriers to building renovation. It is imperative to address and simplify the legal complexities that frequently impede condominium renovations. Legal frameworks present a more pronounced barrier for co-owners (21%) compared to property owners in general (13%), highlighting a specific need for regulatory adjustments that streamline the legal processes involved in these multi-apartment building upgrades.

- **Support greater alignment and coordination of national and EU renovation goals** with the legislative framework. The legal complexity surrounding renovation in condominiums remains a significant obstacle, including fragmented laws on ownership responsibilities and decision-making processes, which hamper renovation efforts by disincentivising owners' interest and disrupt investment plans.
- **Provide clear, long-term energy performance goals** for the building stock as a guiding vision for condominium associations (CAs) to use in their renovation planning, in light of the 2050 outlook of the recast EPBD.
- **Clearly define the roles and obligations of building managers and co-owner representatives** to ensure that the CA's members are given the appropriate professional support, and protection against legal and procedural liabilities.

Policymakers should also offer support for individual co-owners who face financial difficulties.

- **Offer tailored loans** such as interest-free or low-interest loans with deferred repayment schemes for financially vulnerable co-owners. Repayments could begin only after a predetermined grace period, or once the property is sold, to ease the immediate financial burden. Models like the Flemish *Noodkoopfonds* can serve as inspiration.
- **Extend loan durations** for collective loans like the **Mijn VerbouwLening** in Flanders, with repayment period beyond 25 years for significant, deep renovations. This makes the monthly payments more manageable and improves affordability for co-owners.

2. Tools and Methodologies – Core Functions

Integrated renovation support requires more than a robust framework; it demands relevant tools and methodologies to support the actual renovation works in CAs. IHRSs must be equipped to guide CAs through each phase of the renovation journey. From raising awareness of the benefits of renovating, to offering structured renovation planning, digital platforms, and evaluation methodology, IHRS can ensure consistent, high-quality service delivery and foster confidence among co-owners.

2.1 Raise Awareness of the Benefits of Renovating and Necessary Information

While legal frameworks already require the disclosure of key financial and legal documents during property sales, there is still a significant need for more accessible information. Raising awareness of the benefits of renovation and the responsibilities of co-owners is essential for making informed decisions. IHRS should go beyond simply mandating disclosure and instead, actively promote a deeper understanding of co-ownership.

- **Promote proactive information dissemination** by encouraging real estate professionals and notaries to proactively inform potential buyers about renovation opportunities, not just legal obligations. This includes providing guidance on available support and the benefits of home renovation.
- **Support quality guidance for CAs** to guarantee expert guidance and a quality control or certification mechanism for managers could be developed.
- **Develop and promote user-friendly resources** to support the creation and distribution of easy-to-understand guides and tools for co-owners. These resources should be widely available and promoted by all levels of government, with examples including the International Union of Property Owners' "[Mastering the rules: your guide to multi-unit property ownership](#)" and the Belgian King Baudouin Foundation's "[Le guide pratique pour les \(futurs\) copropriétaires](#)."
- **Establish a joint digital resource centre for IHRS tailored to CAs and their information needs**, aligned with national or regional housing and energy policies. This centre should centralise tools such as grant and loan simulators, focusing on contextualisation and outreach. The centre will ensure consistent information and foster synergies between public and private digital platforms, adapting the content to the behavioural stage of co-owners, from engaging, to accessible materials for those unaware of renovation needs, to detailed technical guidance for those actively planning renovations.

- **Support campaigns and tools that emphasise individual and collective benefits**, especially in condominiums where decision-making is shared. It is essential to create clear and accessible consumer pathways that reflect both individual homeowner journeys and the collective dynamics of co-owned buildings.
- **Address misconceptions about the value of renovation and recognise the importance of holistic renovation strategies.** Achieving broad participation in IHRS requires more than technical advice, targeted approaches to build trust and overcome misinformation is just as important. Communication efforts must account for the diversity of age groups and financial situations within condominiums and highlight social benefits that are directly perceivable to co-owners such as comfort and accessibility, to create a supportive environment for project uptake and change the narrative towards renovation as a financial asset.

2.2 Support Development of Renovation Master Plans (RMPs)

A key strategy to accelerate building renovations is the promotion of **Renovation Master Plans (RMPs)**. RMPs offer a multidisciplinary and integrated approach, combining living quality, energy performance, architectural value, and property value appreciation to provide a holistic renovation strategy. Creating an RMP is a crucial first step, giving CAs a deep understanding of their building's condition and fostering a collective readiness to invest. Since drafting an RMP often leads to one or more renovation interventions, policymakers should proactively encourage their development.

- **Facilitate CA social guidance, and acceptance of technical, legal and financial consultancy** for CAs via independent and neutral local IHRS throughout the drafting process. This support should also extend to subsequent investment decisions and project execution, helping CAs develop a widely supported, long-term renovation roadmap.
- **Incorporate comprehensive condition assessment in RMPs** to encourage initiative-taking renovation. The resulting multi-year maintenance plan should include sustainable renovation needs to inform co-owners of their building's maintenance costs and highlight the financial risks of deferred upkeep. This should result in actualizing the reserve fund increase to real renovation needs.
- **Promote standardised templates and formats for RMPs** to streamline the advisory process and ensure consistency. These should be integrated into tools and resources supported by local or regional governments.
- **Offer financial support** schemes and tailored funding instruments to facilitate the completion of high-quality, ambitious RMPs as RMPs can be costly for co-owners, policymakers should ensure that adequate.

2.3 Integrate a Digital Resource Centre

A central digital hub is essential for providing consistent information and efficient tools to CAs. This centre should be user-centric, built on a phased strategy that prioritises integration with existing platforms and is supported by a multi-channel communication strategy to guide co-owners through their renovation journey.

- **Adopt the 'customer journey' as the structural backbone**, mapping content to distinct renovation phases (e.g., orientation, feasibility, design, execution) to guide users intuitively and provide information appropriate to their stage in the process. This function should give co-owners access to renovation scenarios, accredited contractors, and available subsidies, and gathers information from municipalities, energy agencies, social housing companies, and financial institutions.
- **Prioritise integration and interoperability** with existing public and private platforms, such as DBL's, matchmaking tools and diagnostic simulators, to enrich the IHRS offering and avoid duplicating efforts.
- **Embed the digital resource centre within a broader, multi-channel communication strategy** that uses push channels like newsletters and social media to attract users and guide them to the platform.

2.4 Optimise IHRS Based on Renovation Experiences

To improve the effectiveness of IHRS, it is essential to build on past experiences by leveraging data and standardisation. This involves ensuring data is integrated and interoperable to support reliable building comparisons and enable evidence-based renovation strategies. Evaluation should not be a one-off exercise, but a continuous process integrated into the IHRS. Regular monitoring and assessment will help adjust funding schemes and support mechanisms as new evidence emerges.

- **Facilitate data access and better harmonisation** to foster renovation. The lack of access to essential datasets, such as Energy Performance Certificate (EPC) scores for shared building components, currently limits effective policy planning at the local level. Regional and local authorities should take the lead in facilitating access to and harmonisation of these datasets.
- **Facilitate a standardised building label** with a uniform rating system (e.g., letters or numbers) enables consistent comparison of energy performance across buildings and avoids mismatched metrics. According to the Energy Performance of Buildings Directive (EPBD), the building renovation passport is a voluntary tool. To ensure a high-quality passport, it must be based on a high-quality energy audit. Therefore, policymakers should consider subsidising the building passport to encourage its uptake. The passport should also include space for integrating key documents in digital form, like a renovation master plan and a multi-year maintenance plan. These should contain transparent, easily accessible, and standardised information for all property owners. that contains transparent, easily accessible, and standardised information for all property owners. The passport should also include space for integrating key documents like the renovation master plan and the multi-year maintenance plan. should contain transparent, easily accessible, and standardised information for all property owners. that contains transparent, easily accessible, and standardised information for all property owners. The passport should also include space for integrating key documents like the renovation master plan and the multi-year maintenance plan.
- **Promote a system for continuous monitoring and quality assurance** by collecting user feedback on the performance of IHRS services and tools. This will enable targeted

improvements and strengthen user confidence in the renovation support system. Local authorities and IHRS providers should jointly manage this process.

- **Create a consistent and transparent methodology** to evaluate how IHRS providers work with CAs, assessing both process (collaboration, decision-making, support offered) and outcomes (energy savings, financial viability, homeowner satisfaction). A consistent methodology enables comparison between different IHRS providers (public and private) and across regions.

3. Stakeholder Mobilisation – Embedding IHRS in the Renovation Ecosystem

Successfully embedding IHRS into the local renovation ecosystem depends on the mobilisation of all relevant stakeholders. Engaging both the demand and supply sides and empowering key actors are essential to build trust, foster collaboration, and ensure long-term commitment to renovation goals.

3.1 Activate the Supply Side

To ensure a smooth renovation process, support must extend beyond the demand side (co-owners) to include the supply side, such as contractors, architects, and managers. Optimising the legal framework and providing targeted support tools will help these professionals operate more efficiently and provide accurate services.

- **Optimise the legal framework** to facilitate the operation of a construction team and clarify the role of IHRS for supply-side stakeholders like CMs and contractors. This will allow contractors to be involved earlier in the renovation master plan, leading to more accurate and realistic price estimates from the start.
- **Provide support for IHRS** to effectively guide a pool of contractors during the preparation of a quotation based on a tender file. This ensures that the renovation proposals are comprehensive and competitive.
- **Standardise and scale the deployment of promising building renovation approaches** that emerge from pilot projects or trial initiatives, such as **CondoReno** or other EU-funded projects; these should be refined, standardised, and scaled to become market-ready solutions. This will create a pipeline of proven, reliable renovation strategies for the market.

3.2 Empower and Professionalise Key Actors in the Local Renovation Ecosystem

Scaling up IHRS requires a well-functioning local ecosystem of skilled professionals, informed co-owners, and trusted intermediaries. This recommendation focuses on strengthening the capacity of key actors, such as CMs, strategic enablers, and CAs, through training, formal recognition, and improved oversight, as well as operational actors such as small contractors, consultants and architects. By investing in these roles and connecting with EU-level initiatives, policymakers can ensure long-term quality, trust, and mobilisation across the renovation landscape.

- **Invest in workforce development and quality assurance** by funding upskilling programmes for local SMEs, attracting new talent to the construction sector, and implementing quality control procedures to meet the growing demand for deep renovations.

- **Establish accredited training for CMs**, equipping them with the essential legal, financial, and technical knowledge to guide CAs. Their role in renovation coordination should be formally recognised and incentivised, especially where no project manager is in place.
- **Identify and support local “strategic enablers” of renovation** by creating government schemes that empower motivated co-owners to lead and mobilise their peers, overcoming internal inertia.
- **Implement robust monitoring and oversight mechanisms**, making post-renovation evaluations standard practice. Use tools like quality assurance schemes, digital building logbooks and renovation passports to improve accountability and feed data into future policy-learning efforts.
- **Strengthen the role of national and international associations representing the demand side** in the renovation ecosystem. They maintain direct contact with homeowners, are recognised as trusted interlocutors, and offer valuable advice and support tools to their members. Policymakers should formally acknowledge their role and provide resources to expand their capacity, enabling them to actively contribute to awareness-raising, guidance, and mobilisation efforts among co-owners.
- **Strengthen the role of national and international associations representing the supply side** in the renovation ecosystem. They maintain direct contact with the operational actors, are recognised as trusted interlocutors, and offer valuable advice and support tools to their members. Policymakers should formally acknowledge their role and provide resources to expand their capacity, enabling them to actively contribute to awareness-raising, guidance, and mobilisation efforts among local construction ecosystems.
- **Engage with other EU initiatives**, such as EU Peers and ManagEnergy, which offer valuable insights into IHRS design, financing, and stakeholder mobilisation. By sharing its own findings and learning from others, CondoReno can contribute to a stronger renovation ecosystem and accelerate the scaling of OSS models tailored to condominium associations.

4. Recommendations for Condominium Renovation in Flanders and the Netherlands

Based on the findings of the CondoReno project, the following recommendations are proposed to strengthen and accelerate the energy-efficient renovation of condominiums in Flanders and the Netherlands.

4.1 Recommendations for Flanders

- **Establish a region-wide protocol for IHRS.** This protocol must clearly define the roles and responsibilities of all stakeholders, including study offices and municipalities. The role of a dedicated 'renovation coach' or building coordinator should be institutionalised to provide consistent guidance from the initial planning stages through to project execution.

- **Enhance and tailor financial instruments** to address the specific challenges faced by CAs in Flanders. The government should facilitate the development of collective financing tools, such as building-level loans and pooled subsidies, and ensure renovation grants for co-owners are secured when a work contract is signed to provide financial certainty. Existing financial support should also be reformed. The planned reduction of the "MijnVerbouwlening" for CAs should be cancelled; instead, the loan should be made interest-free to simplify financial management for CAs. To ensure equity, financial benefits currently available only to single-family homes ought to be extended to apartment owners. Subsidies for developing renovation masterplans, currently limited to large buildings, should be expanded to include mid-sized buildings (7 to 15 units).
- **Improve the regulatory framework** to adequately address the unique characteristics of apartment buildings. A dedicated energy performance label should be introduced for the shared areas within co-owned buildings. In parallel, the minimum roof insulation standard should be revised to ensure that older apartment buildings, in particular, are required to upgrade their insulation, thereby aligning renovation obligations more closely with building age and condition.
- **Ensure quality and build capacity** for study offices and IHRS coordinators to guarantee high standards. The mandate and funding for energy houses should be expanded beyond the delivery of masterplans to include comprehensive support for decision-making, project execution, and a structured aftercare phase. To foster continuous improvement, the Flemish Energy and Climate Agency (VEKA) should host annual learning forums to facilitate knowledge exchange and capacity building among professionals.

4.2 Recommendations for the Netherlands

- **Establish a national protocol for IHRS.** This protocol must clearly define the roles and responsibilities of all stakeholders, including renovation master planners, provinces and municipalities. The role of a dedicated 'renovation coach' or building coordinator should be institutionalised and made available nation-wide to provide consistent guidance from the initial planning stages through to project execution.
- **Adapt financial support mechanisms** to improve the accessibility and uptake of renovations. Dutch subsidy schemes should be made more flexible, including adapting them to support phased and modular renovation plans, allowing for partial subsidies to be distributed over several years, coupled to approved sustainable multi-annual maintenance plans that take into account major renovation needs. Municipal and regional authorities should provide targeted financial support, such as guarantees for key IHRS partners or co-financing, for feasibility studies and advisory services, particularly for low-income or mixed-income CAs. To further empower CAs, the minimum amount required in a building's reserve fund should be legally formalised and increased. Subsidies for process coaches should be raised, with their advice mandated to include scenarios for maximal CO₂ reduction and clear projections of monthly expenses per resident.

- **Strengthen municipal support and legal frameworks** to ensure harmonisation across the country. Access to essential data on building stock and energy consumption must be improved to facilitate better renovation planning. Steps need to be made to organize a joint digital resource centre for all national IHRS providers. The government should explore and promote abandoning the regular quorum for voting in favour of a simplified majority (e.g., 50%+1) for decisions concerning sustainable building measures, making it easier for CAs to approve renovation projects.
- **Improve quality assurance and professionalisation** through a national training, quality assurance and certification framework for integral renovation service providers. This framework should incorporate performance guarantees, networks of vetted contractors, and robust consumer protection mechanisms. In conjunction, public procurement contracts should be based on milestones, such as general assembly approval or plan delivery, allowing providers to be compensated for progress rather than only for final outcomes.

Reference list

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