The role of One-Stop Shops in the energy upgrading of homes of vulnerable households

Dr George Pavlikakis

EKPIZO

Email: g.pavlikakis@ekpizo.gr

Workshop on Energy Poverty

Project EFPORE-SE

3-12-2025

Co-funded by the European Union

The problem

Buildings are the number one consumer of energy, which is used for heating in winter and cooling in summer, ensuring thermal comfort, comfortable living and health of their occupants.

According to Eurostat, 85% of buildings in the European Union were built before 2000 and 75% have low energy efficiency.

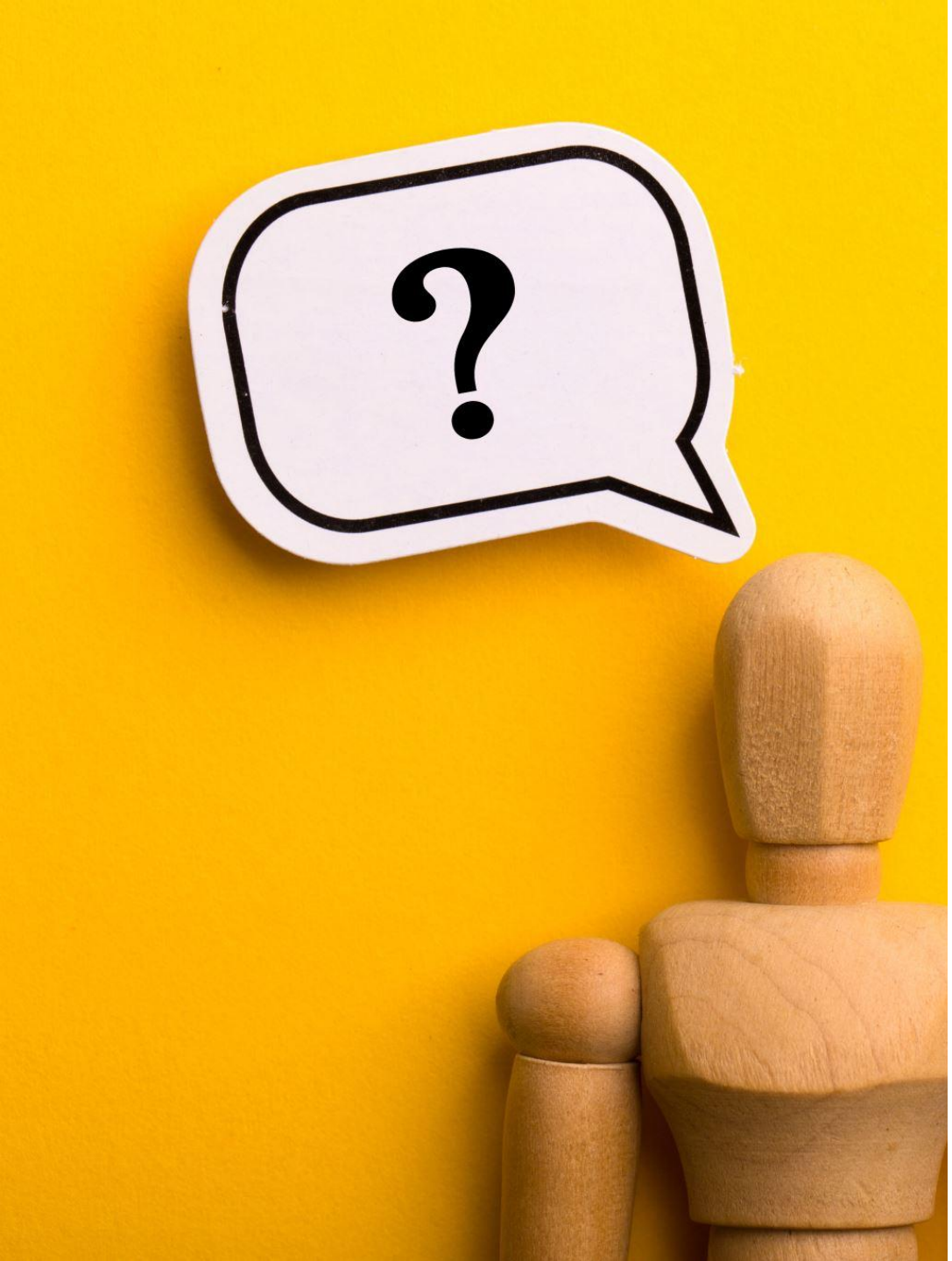
The proposal to face the problem

Energy renovation of buildings, accompanied by

- technical assistance and
- financial measures,

contributes to

- energy saving and energy security,
- reduces energy bills and
- improves the living conditions of households, especially the vulnerable.



Why the OSS?

The European Directive EU/2024/1275

- On May 28, 2024 was implemented the revised European Directive on the Energy Performance of Buildings (EPBD).
- In article 18 is foreseen the establishment and operation of One-Stop Service Offices (OSS) to facilitate and guide those wishing to energy-renovate their homes.
- The OSS are expected to offer both physical and online services, providing advice, support in accessing finance and, in some cases, undertaking small projects.
- The Directive provides for at least one OSS per 80,000 inhabitants or per region.

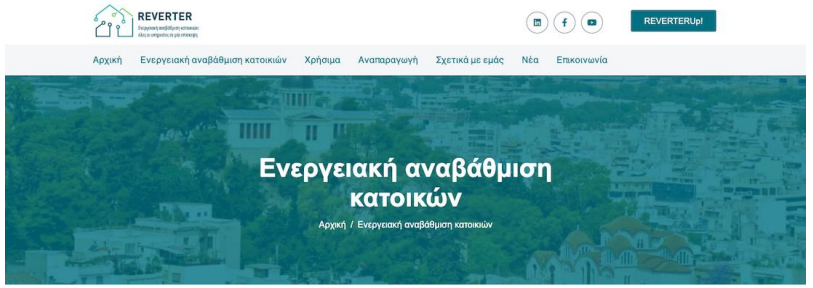
The Greek OSS

The Consumers' Association "Quality of Life" (EKPIZO) - within the framework of the European project REVERTER, operates one of the four pilot OSSs :

- in digital form from July 2023 (www.energeiakistegi.gr)

- in physical form from May 2024.

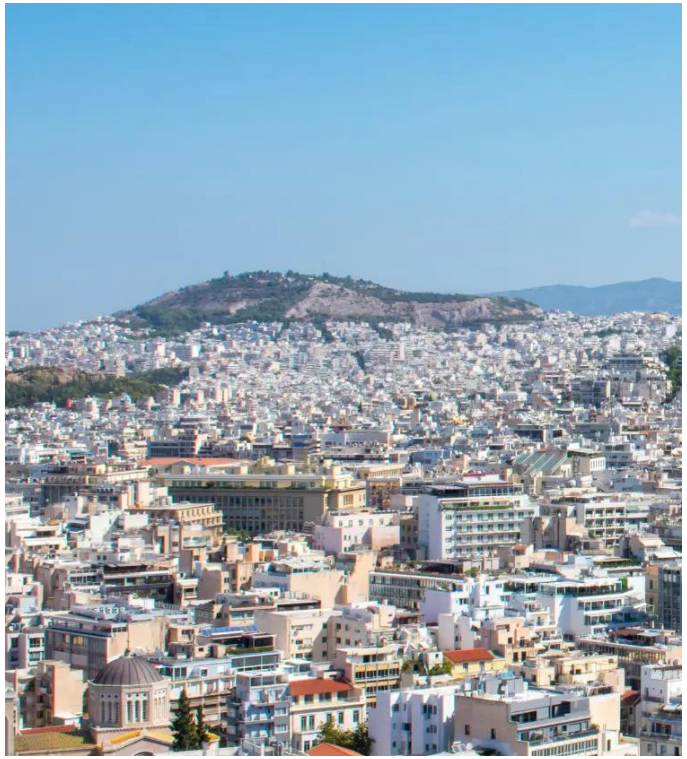
The other three OSSs, digital and physical, operate in Brezovo-Bulgaria, Riga-Latvia and Coimbra-Portugal.



The OSS of EKPIZO

Key facts

- Start of operation: May 2024 within the framework of the European REVERTER project
- Main objective: to facilitate the energy upgrading of homes of vulnerable households, through sustainable and cost-effective solutions, in order to:
- reduce energy costs
- improve quality of life and living conditions
- alleviate the problem of energy poverty
- Opening hours:
- Physical office: two days a week with a staff of two
- Digital office: 24/7 by providing information on subsidy programs, useful applications, contact forms, etc.



- The OSS covers the Athens Urban Area (“Athens-Piraeus Urban Complex”), a densely populated area comprising 40 municipalities with over 3 million inhabitants.

- 62% of the approximately 1.66 million dwellings (2011 Census) in it were built before 1980 and therefore do not meet energy efficiency standards.

Main activities of the OSS

- A critical step for the operation of the OSS was the training of staff, as well as individuals from the local community from various backgrounds, such as municipal social services, community organizations and academic institutions (e.g. Municipal social workers, community members and university students).
- To this end, a training program and relevant educational material were developed within the framework of REVERTER

Main activities of the OSS

- Mapping the energy needs of households so that they can form the basis for the design of future policy measures
- Informing and raising awareness of households about:
  - Their participation in housing upgrade programs such as "Exoikonomo", "Upgrade my home", etc.
  - Their support in the required participation procedures and in the use of digital tools, such as REVERTERup!
  - The best ways to save energy
  - The provision of useful information and relevant material both in person and through the website
- Their smooth transition to clean forms of energy
- Their information about energy rights

Activities in brief

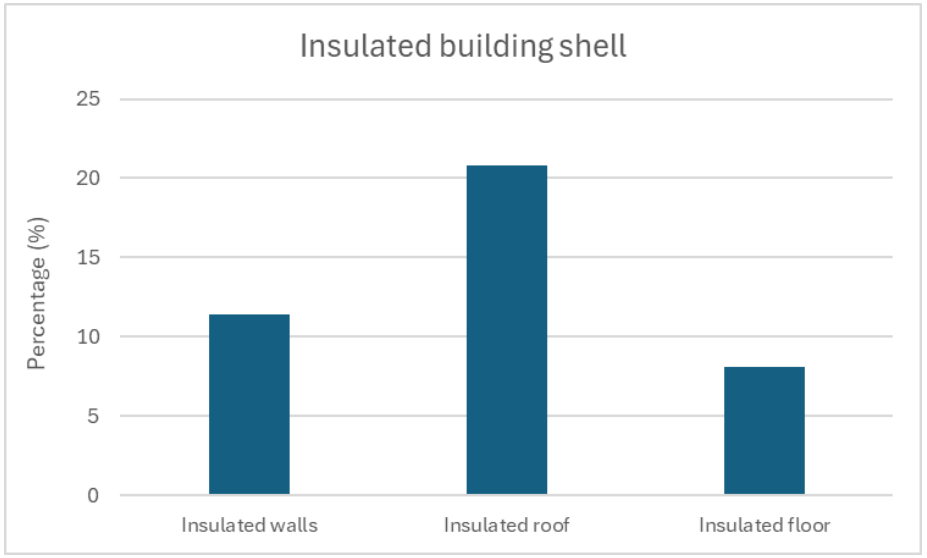
- Signing of 4 Memorandums of Cooperation (Municipality of Egaleo, Municipality of Agia Varvara, Municipality of Agioi Anargyroi & Kamatero, Hellenic Network for the Fight against Poverty, Center for Education for the Environment and Sustainability (KEPEA) at the Antonis Tritsis Metropolitan Park)
- Information via the website: >3,700 people
- Distribution of information material (brochures on ways to save energy and energy labels) through the office and via email: >5,000 people
- Distribution of information material (brochures on ways to save energy and energy labels) to municipal services (Municipality of Egaleo, Municipality of Agia Varvara, Municipality of Agioi Anargyroi & Kamatero, Municipality of Paleo Faliro): >3,000 people

Activities in brief

- Carrying out/attending 11 information events, trainings in schools and municipalities and conferences.
- Participation in the consultation actions organized by the Ministry of Energy in the context of preparing the “Social Climate Plan” with the aim of utilizing the financial support from the EU to support vulnerable social groups.
- Cooperation with European bodies that operate one-stop offices.
- Office visits: 330 people
- Visits to residences with the aim of mapping the energy needs of households and providing assistance in submitting an application to the “Exoikonomo 2025” program: 790 visits

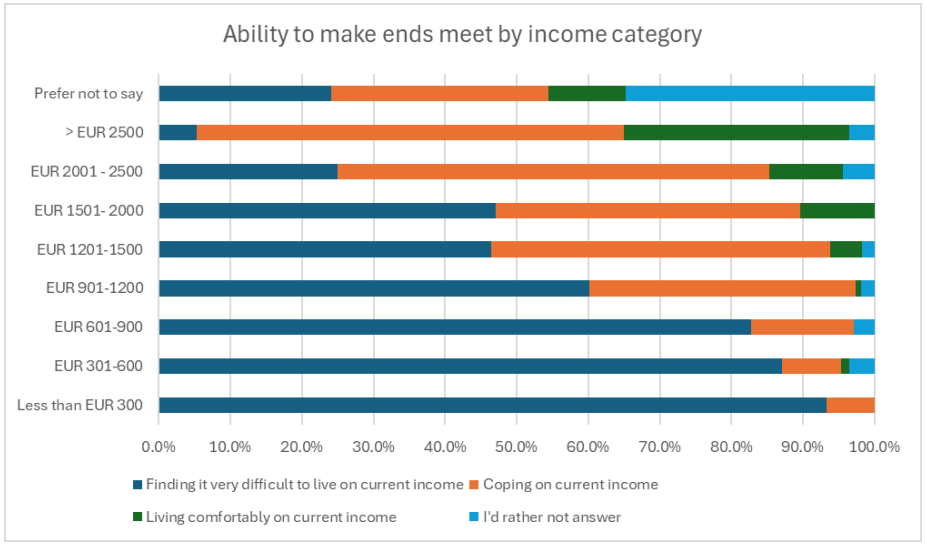
Some interesting findings from the visits to the residences…

Some interesting findings



Housing characteristics:

- Only 11.4% of houses have insulated walls, 20.8% have an insulated roof (however, there may be confusion between thermal insulation and humidity) and 8.1% have an insulated floor.
- Approximately 75% have aluminum frames but only 25% of households stated satisfaction with the airtightness of the frames.
- Almost half of households (48.7%) use a central heating system. Central heating is supplied exclusively by oil boilers (77%) and natural gas (23%). In contrast, individual systems are more varied and consist mainly of air conditioners (41%), electric stoves (15%), oil boilers (14%) and natural gas (14%), etc.
- Almost 70% of households also use a secondary heating system, mainly air conditioners (63%).



Some interesting findings

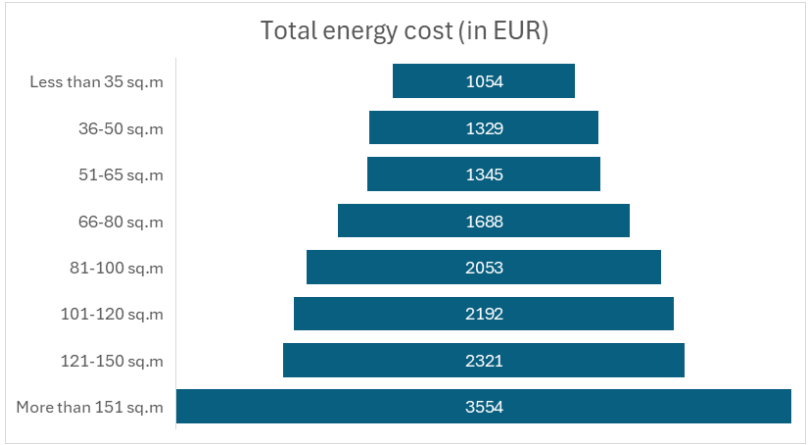
Household characteristics:

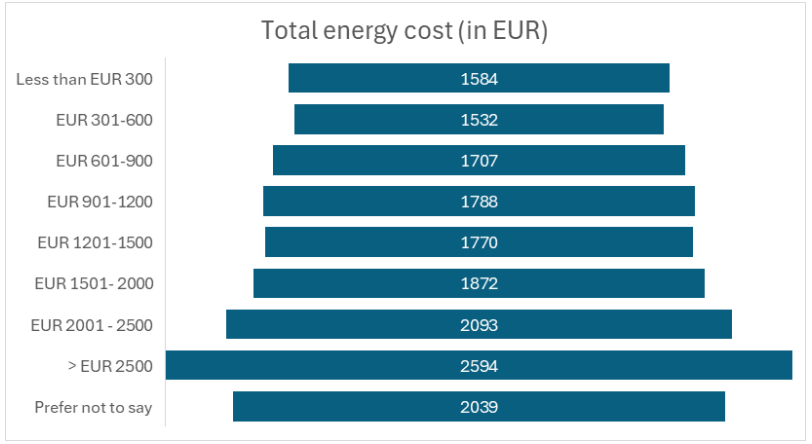
- Due to the increase in the prices of basic goods, over 80% of households with a monthly income of up to 900 euros report that they are having great difficulty making ends meet, undermining the ability to participate in radical renovation programs.
- Furthermore, the cost of living crisis is now also affecting middle-income households (monthly income of 1200 to 2000 euros), as 50-60% of them also report having difficulty making ends meet.
- Overall, more than half (51.4%) of the households in the sample report having great difficulty making ends meet.

Some interesting findings

Energy costs:

- The average annual cost was estimated at €1,870 (standard deviation €1,260).
- Energy costs depend on the size of the dwelling.
- Differences in energy costs are relatively small compared to income inequalities. For example, households with an annual income of less than €3,600 spend only around €200 less on energy than those with an income between €14,400 and €18,000. This highlights the inelastic nature of energy as a good, which often forces poorer households to reduce spending on other basic needs.

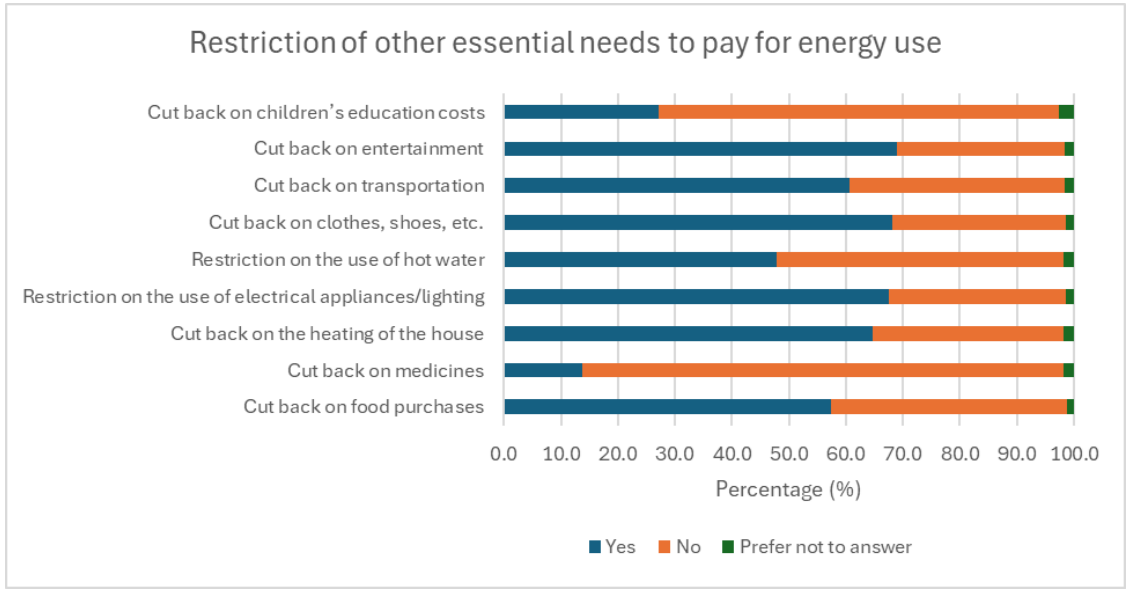




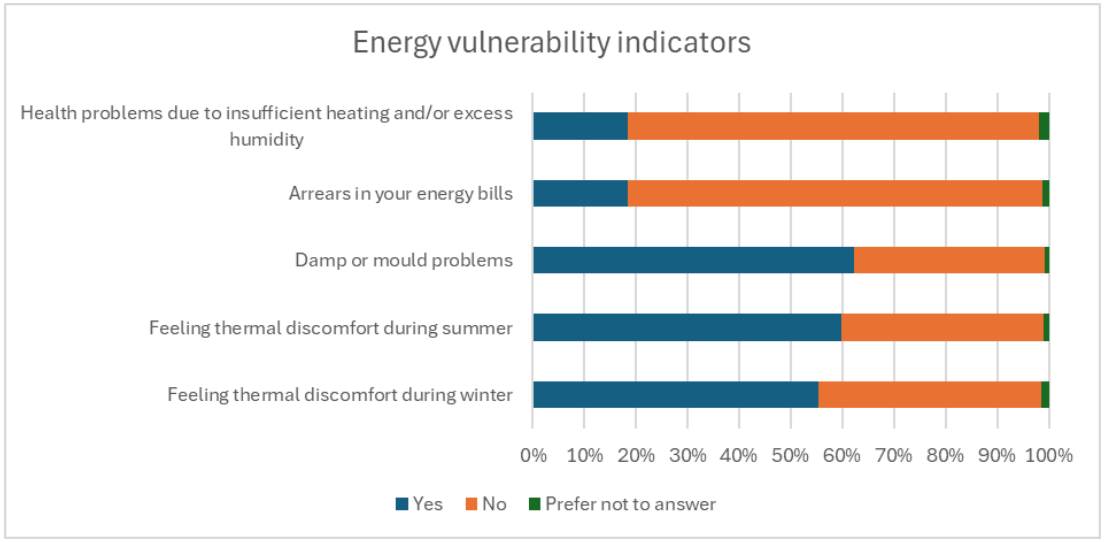
Some interesting findings

Reduction in basic needs (in the last 12 months):

- 64.6% on heating, 67.5% on electricity and 47.8% on hot water
- 57.4% on food purchases
- 68.2% on clothing and footwear
- 60.6% on transport costs
- 69% on entertainment costs
- 13.7% on medicines
- 27.1% on children's education costs
- More than 70% - and in some cases up to 100% - of households with very low income (below €300/month) and low income (€300-600/month) reported cuts in basic expenses, including energy and food consumption.



Some interesting findings



Energy vulnerability:

- Around 55% and 60% of households visited report experiencing thermal discomfort during winter and summer, respectively.
- 62% experience dampness or mould problems in their homes - problems not linked to poor ventilation, as more than 95% of respondents stated that they regularly ventilate their homes during winter.
- 18% of households have delays in paying their energy bills.
- The same percentage reports health problems (such as arthritic or rheumatic problems and frequent colds) linked to inadequate heating and/or excessive humidity.
- Overall, 80% of households are considered energy vulnerable, as they experience at least one of the above problems.

Main results in numbers

- Of the 330 visits to the office:
- Interest in receiving information about “EXOIKONOMO 2025”: 175 people
- Interest in submitting an application to “EXOIKONOMO 2025”: 35 people
- Application submitted to “EXOIKONOMO 2025”: 7 people (most of whom were vulnerable/disabled) and an additional 7 people submitted with their own engineers. Also, one person decided to submit an application to “I Upgrade My Home”
- Withdrawal of interest in participating in the “EXOIKONOMO 2025” program mainly for financial reasons: 133 people (approximately 75% of those who showed interest in the program!)

Experience from the operation of the OSS

- There is a significant percentage of buildings with very low or low energy efficiency.
- A large part of households are at risk of energy poverty, except for the vulnerable, who are already experiencing it.
- There is a caution for the “EXOIKONOMO” programs, because:
  - bureaucracy,
  - inability to access bank loans and cover the remaining amount with equity,
  - high fees of engineers and additional costs that arise during the implementation process,
  - loss of expenditure in case of non-approval of the application
  - long delay in the start of work and compensation.
- Personal contact with vulnerable people is of primary importance because they do not trust easily, have no information, feel isolated and their concern is limited to their basic survival needs.

Conclusions from the operation of the OSS so far

- The research data highlights a series of obstacles that prevent the improvement of the energy efficiency of homes, as a result of which the majority of households are excluded from the benefits of the green transition.
- Building bonds with the local community is a time-consuming and painful process.
- Financial programs are insufficient e.g. low subsidy rates combined with a lack of equity/access to bank financing.
- There are administrative obstacles, e.g. ownership status, bureaucracy, etc.
- Prticular circumstances, e.g. the "cost of living crisis" is an inhibiting factor for the energy renovation of homes.

Some proposals

The energy renovation of homes is a holistic and multidimensional problem that affects different economic sectors and requires:

- Implementation of a balanced mix of policies and measures, with the active participation of the competent bodies involved in the energy sector, to design housing renovation programs that respond to the real needs of households.
- Strengthening the participation of Municipalities and targeted information, awareness-raising and outreach campaigns for vulnerable households and property owners-tenants.
- Implementation of simplified and standardized procedures for the participation of energy-poor households in planned policies. Building renovation can become a lever for social justice.
- Progressive subsidy rates for energy renovations, up to 100% of the renovation cost for the most vulnerable groups.
- Simplification of procedures and reduction of bureaucracy.
- Establishment of One-Stop Service Offices in Municipalities and/or bodies such as energy communities, while simultaneously creating a system for monitoring their performance.

Thank you for your Attention!

REVERTER
Ενεργειακή αναβάθμιση κατοικιών:
όλες οι υπηρεσίες σε μία επίσκεψη